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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the **PATENT APPLICATION** of:

Stephen Arthur Brown

**Application No.:** Not Yet Know

Our File: WAT-PT005

**Filed:** Not Yet Known

Date: April 6, 2006

International Appln No.: PCT/AU2004/001355

For: A CONSUMER CREDIT FINANCE  
CASHFLOW FUNDING SYSTEM

Group: Not Yet Known

Examiner: Not Yet Known

**PRELIMINARY AMENDMENT**

Mail Stop PCT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to examination and before calculation of the filing fee, please amend the application as follows.